A Do It Yourself
Zakah Guide

THE INSTITUTION OF ZAKAH

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CONTENTS

Preface	5
Chapter I	**7-10**
Introduction	7
Chapter II	**11-12**
Institution of Zakah	11
Chapter III	**13-16**
Zakat-ul-Maal (Zakah on Wealth)	13
(A) Purpose of Zakah	13
(B) Criteria of Zakah Payment	14
(C) Validity of Zakah Payment	15
Chapter IV	**17-20**
Zakatability of the Possessions	17
(A) Non-Zakatable Items	17
(B) Zakatable Items	19
Chapter V	**21-22**
Nisab - The Prescribed Limit	21,22
Chapter VI	**23-26**
Zakatability of Items	23
(A) Zakah Rate	23
(B) Due Date of Zakah	24

Chapter VII **27-29**
Recipients of Zakah 27

Chapter VIII **31-33**
Distribution of Zakah 31
(A) Deserving Recipients 32
(B) Transfer of Ownership 33
(C) Mode of Zakah Payment 33
(D) Locality of Zakah Payment 33

Chapter IX **35-36**
Zakat-ul-Fitr or Sadaqat-ul-Fitr 35

Chapter X **37-39**
Zakat-ul-Tatawwu' 37
Etiquette of Giving Sadaqah 38

Chapter XI **41-45**
Do It Yourself Zakah
(A) Test of Zakat-ul-Maal 41
(B) Schedules of Zakatable Wealth 41
(C) Zakah Calculation Form 44
(D) Test of Validity of Zakah Payment 45

Chapter XII **47-49**
Glossary of Key Terms
Notes **51-67**
References **69-70**
Index **71-72**

Preface

Zakah is Allah's right over Muslim wealth. Payment of Zakah is an individual duty (Q 98:5) as well as a collective obligation (Q 9:103). Zakah is a duty similar to the duty of Salah. The establishment of the institution of Zakah in a Muslim community, therefore, is as important as the establishment of Salah (Q 24:56;73:20; 98:5).

This work has been undertaken in order to explain the institution of Zakah in simple form. The objective is to make Muslims aware of the significance, need, system, rules and regulations of the duty of Zakah. Once this awareness is attained, the spiritual and socio-economic impact of Zakah on Muslim individuals as well as Muslim communities may be realized.

In compiling this book care has been taken to deduce rulings directly from the Qur'an and Sunnah. Attempts have been made to substantiate these rulings with appropriate references. These references are cited in the 'Notes' section of this book. Readers are

encouraged to refer to these notes for a better understanding of the subject.

Evidently the present work is far from being exhaustive. The author seeks suggestions on the subject from scholars that will lead to further improvement of this document. The culmination of spiritual and socio-economic benefits by the Muslim community from the divine institution of Zakah will be a true manifestation of the author's endeavors.

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Chapter I

Introduction

Charity is the provision of help or relief to the poor. Many people in the world practice different kinds of charity for different reasons. Charity has been a part of the universal religious tradition of mankind. Throughout human history all religions and older civilizations have recommended some form of charity to their respective followers.

Charity has found acceptance in all religious systems although its forms and motives vary with different creeds and nationalities. Following the previous revelations[1], the glorious Qur'an, reaffirms[2] the continuation of charity as a divine ordinance. Allah decrees in the Qur'an:

وَ مَآ اُمِرُوْٓا اِلَّا لِيَعْبُدُوا اللّٰهَ مُخْلِصِيْنَ لَهُ الدِّيْنَ ۙ حُنَفَآءَ وَ يُقِيْمُوا الصَّلٰوةَ وَ يُؤْتُوا الزَّكٰوةَ وَذٰلِكَ دِيْنُ الْقَيِّمَةِ ۝

"And they are ordained nothing else than to serve Allah, keeping religion pure to Him, as men by nature upright and to establish Salah and to pay the Zakah. That is true religion."

(Al-Qur'an 98:5)

Charity has been given a very broad meaning

in Islam. Any benefit done to any creature; economic, moral, spiritual, or consolatory, is considered charity. Every good deed[3], therefore, is a charity. Islam has institutionalized charity as a regular exercise of benevolence, good will, and affection.

Sadaqah is an Arabic term widely used to cover all kinds of charity. Literally 'Sadaqah' mean 'truth'. It signifies a charitable deed.

In early days of Islam, Muslims were exhorted to give Sadaqat (plural of Sadaqah), but it was not mandatory. However, in the second year of Hijrah, Muslims were commanded to give compulsory charity with determined purpose and established rules. This compulsory charity is referred to as 'Zakah.'

The term 'Zakah' and 'Sadaqah' are often used interchangeably in the Qur'an and the Sunnah. Zakah, however, denotes obligatory charity and Sadaqah implies voluntary charity. For easy understanding the Sadaqat may be classified as follows:

Kinds of Sadaqat

(A) Sadaqah Wajibah

(B) Sadaqah Nafilah

(A) Sadaqah Wajibah

Sadaqah Wajibah is an obligatory charity. There are two kinds of Sadaqah Wajibah.

(1) Zakat-ul-Maal

(2) Zakat-ul-Fitr or Sadaqatul Fitr

Zakat-ul-Maal is Zakah on the wealth. Zakat-ul-Fitr is Zakah on the individual.

(B) Sadaqah Nafilah

Sadaqah Nafilah is a voluntary charity. It is also known as Zakat-ul-Tatawwu'.

Chapter II

Institution of Zakah

The literal meaning of Zakah in Arabic are 'to improve', to grow', or 'to flourish'. It also means 'to sweeten', or 'to purify'.

In terms of Islamic jurisprudence (Fiqh), Zakah is an obligatory form of worship (Ibadah) prescribed by Allah. Zakah is a duty (Fareedatan-min-Allah) similar to the duty of Salah. It is one of the five pillars of Islam.

وَ اَقِيْمُوا الصَّلٰوةَ وَ اٰتُوا الزَّكٰوةَ ؕ وَمَا تُقَدِّمُوْا لِاَنْفُسِكُمْ مِّنْ خَيْرٍ
تَجِدُوْهُ عِنْدَ اللّٰهِ ؕ اِنَّ اللّٰهَ بِمَا تَعْمَلُوْنَ بَصِيْرٌ ﴿۱۱۰﴾

"And be steadfast in prayer and Zakah: and whatever good you send forth for your souls before you, you shall find it with Allah: for Allah sees well all that you do."

(Al-Qur'an 2:110)

The injunctions regarding the paying of Zakah recur in the Qur'an along with those regarding the establishment of Salah[4]. Zakah is a part[5] of Muslim faith and an act of purification[6] necessary for spiritual, moral, and material rejuvenation.

By definition, Zakah is an obligatory duty

(Fard) for every Muslim[7] and Muslimah possessing wealth equal to or exceeding the Nisab[8]. It is a prescribed welfare-contribution[9] from one's stored wealth.

Zakah is a meaningful institution with a definite religio-socio-economic purpose. It has its established rules and regulations, structure, standard, and specific functions.

Muslims all over the world practice regular charity (Zakah) as an obligatory duty of their religion. While the payment of Zakah is an individual duty[10]; the collection and distribution of Zakah is a collective obligation[11] of the Islamic state (or an authorized Islamic organization). Islam has organized the institution of Zakah with a spiritual approach leading to the socio-economic benefit of mankind.

يَمْحَقُ اللّٰهُ الرِّبٰوا وَيُرْبِى الصَّدَقٰتِ ۗ وَاللّٰهُ لَا يُحِبُّ كُلَّ كَفَّارٍ اَثِيْمٍ ۝

"Allah deprives usurious gain of all blessings, whereas He blesses charitable deeds (Sadaqat) with manifold ..." (Al-Qur'an 2:276)

Chapter III

Zakat-ul-Maal

Zakat-ul-Mall is Zakah on the wealth. It is the right of Allah[12] on a Muslim's wealth. Paying Zakat-ul-Maal is the responsibility of the owner. If one fails to carry out the obligation of paying Zakat-ul-Maal, he is a sinner, consequently incurring punishment[13] by the Islamic state in this world and Allah's displeasure and punishment[14] in the hereafter.

(A) Purpose of Zakah

Paying Zakah is an act which purifies one's wealth. It is a divinely prescribed method of cleansing and purifying[15] a person's heart and soul from all kinds of wordly greed and material love. It instills the love of Allah, making a person an obedient, sincere, and grateful servant of Allah.

وَالْمُؤْمِنُوْنَ وَالْمُؤْمِنٰتُ بَعْضُهُمْ اَوْلِيَآءُ بَعْضٍ ۘ يَاْمُرُوْنَ بِالْمَعْرُوْفِ
وَ يَنْهَوْنَ عَنِ الْمُنْكَرِ وَ يُقِيْمُوْنَ الصَّلٰوةَ وَ يُؤْتُوْنَ الزَّكٰوةَ وَيُطِيْعُوْنَ
اللّٰهَ وَ رَسُوْلَهٗ ؕ اُولٰٓئِكَ سَيَرْحَمُهُمُ اللّٰهُ ؕ اِنَّ اللّٰهَ عَزِيْزٌ حَكِيْمٌ ۝

"And the believers, men and women, are protecting friends of one another; they enjoin

the right and forbid the wrong, they perform prayer and pay the Zakah, and they obey Allah and His Messenger. Upon them, Allah will have mercy. Lo! Allah is Mighty, Wise."

(Al-Qur'an 9:71)

The institution of Zakat-ul-Maal is a viable system established to assist in the process of growth[16] and development of the Muslim community. It takes care of the basic needs[17] of the poor in the community. It is considered the ritht[18] of the poor on the wealth of the rich, thereby establishing mutual rights and responsibilites between them. It contributes to a fair and just circulation of wealth in a society.

(B) Criteria of Zakah Payment

Zakah becomes an obligatory duty (Fard) for a Muslim when the following four conditions are met:

1. He is meeting the basic needs[19] of his family and himself,
2. He is the 'owner of Nisab',[20]
3. He is not an insolvent debtor (i.e., he is meeting the financial obligations of his debt[21]),
4. He has possessed the wealth[22]/livestock[23] for one complete lunar year (Hawl),[24] or

raised the crop(s) to the harvest,[25] or gained the ownership of fortuitous fortune.[26]

If any one of the above conditions is not met, the payment Zakah is not obligatory. However, once all of the above four conditions are met, he is required to pay Zakah on all the Zakatable items that he owns.

The guardian[27] of a child, an orphan, or a mentally retarded person is required to pay Zakah on their behalf from their property if it is at or above Nisab. Zakah is also taken from the estate of a deceased person if he died before paying the Zakah that was due.[28]

(C) Validity of Zakah Payment

The Zakah payment is considered valid only when a Muslim meets the following four essential conditions:

1) He has made the intention (Niyyah)[29] of paying Zakah,
2) He has assessed his due Zakah correctly,[30]
3) He has paid Zakah to eligible recipients[31] of Zakah,
4) The recipient of Zakah is made the rightful owner[32] of the paid Zakah.

If any one of the above conditions is not met, the payment is not considered Zakah. It may be considered Sadaqah (a voluntary charity). However, once all four of the above conditions are fulfilled, the obligatory duty (Fard) of Zakah is considered to be carried out.

Chapter IV

Zakatability of The Possessions

The items of one's possessions can be classified into groups:

(A) Non-Zakatable Items,
(B) Zakatable Items.

(A) Non-Zakatable Items

The items of one's basic needs and necessities[33] are exempted from Zakah. All items of value (movable and immovable) which are designated for personal and household use and/or consumption are non-Zakatable.

Following is a partial list of items that are exempted from Zakah.

1. Food

Stored food for the consumption of the individual and his family (for less than one year's consumption).

2. Clothing

All personal and family wearing apparel.

3. Residential Home

The dwelling house needed and occupied by the owner, including the furniture, household utensils, equipment, etc. covering basic needs and necessities.

4. Transportation

The means of personal and family transportation, such as a bicycle, motorcycle, automobile, riding animals, etc., used by the owner and his family members.

5. Domestic Animals & Poultry

The animals such as camels, cows, buffalo, sheep, goats and poultry, such as chicken, and turkey, for the domestic needs of the owner's household.

6. Tools of the Trade

The tools, instruments, and equipment used in one's personal trade or profession.

7. Agricultural Land

The land, animals, and equipment used in agricultural cultivation by the owner.

8. Arms & Ammunition

Arms and ammunition for personal use.

(B) Zakatable Items

An item is Zakatable when it meets the following four conditions:

1) The item is not intended for one's personal or household use and/or consumption.
2) The item is in one's complete ownership. (A person is considered a complete owner of a property when it is in his lawful possession and he is able to dispense of it at his will).
3) The item is held in one's possesion for a stipulated period of time.
4) The amount of the item in one's possession exceeds a prescribed limit.

The following table illustrates a partial list of the items which are Zakatable:

Table of Zakatable Items

S.No.	Zakatable Items
1.	**Univested Wealth:**[34] a) Gold b) Silver c) Savings in the bank[35]

S.No.	Zakatable Items
2.	**Invested Wealth[36] / Tradable Commodities.[37]** a) Investment advansed in a business or partnership firm b) Quoted value of the shares in possession. c) Net value of inventory of a business or industry (after deducting debt) d) Net value of stocks and bonds e) Net value of all tradable commodities (after deducting debt and any other direct expenses) f) Receivable loans.
3.	**Agricultural Produce:[38]** (After deducting direct expenses) a) Harvest from irrigated land b) Harvest from unirrigated land
4.	**Fortuitous Fortune:[39]** a) Treasures, mines, minerals, etc., found on a property
5.	**Livestock:[40]** a) Sheep and goats b) Cows and Buffalo c) Camels

Chapter V

Nisab[41] - The Prescribed Limit

The Islamic law (Shari'ah) has established a certain prescribed limit of wealth or possession is called Nisab. Nisab is a measure used to determine the Zakatability of wealth.

Each type of wealth or possession has a specified Nisab. The following table illustrates the limit of Nisab[42] for each type of wealth or possession taking the lowest edge[43] of the limit.

Table of Nisab

S.No.	Type of Wealth/Possession	The Prescribed Limit[44] - 'Nisab'
1.	**Uninvested Wealth:**	
	a) Gold	* 20 Dinars; equivalent to 7.5 tolas of gold
	b) Silver	* 200 Dirhams; equivalent to 52.5 tolas of silver
	c) Savings in the bank	* Equivalent to the current market value of 52.5 tolas of silver
2.	**Invested Wealth:**	* Equivalent to the current market value of 52.5 tolas of silver

S.No.	Type of Wealth/Possession	The Prescribed Limit[44] - 'Nisab'
3.	**Agricultural Produce:**	No Nisab in Hanafi school. (some scholars) have fixed the Nisab at 653 kgs.
4.	**Fortuitous Fortune:**	* Equivalent to the current market value of 52.5 grms of silver
5.	**Livestock:** a) Sheep and Goats b) Cows and Buffalo c) Camels	 * 40 sheep and goats * 30 Cows and Buffalo * 5 Camels

All types of Zakatable possessions exceeding the prescribed limit of Nisab are subject to Zakah. If the quantity of Zakatable possession is less than the prescribed limit of Nisab, it is exempted[45] from Zakah.

If an individual is in debt, the Nisab is arrived at after deducting the debt from his total wealth. When an individual possesses (excluding the non-Zakatable items and after paying debts[46]) a total agrregate wealth at or above the limit of Nisab, he is considered to be the 'owner of Nisab.'[47]

Chapter VI

Zakatability of Items

An individual is obligated to pay Zakah on all Zakatable items upon meeting the following three criteria:

1. The quantity of the Zakatable items in possession exceed[48] the prescribed limit of Nisab.
2. He is qualified as the 'owner of Nisab'.[49]
3. The Zakatable items have remained in his possession for one complete lunar year (Hawl).[50] In case of agricultural produce,[51] it is raised to harvest. In case of fortuitous fortune,[52] the ownership is acquired.

(A) Zakah Rate

Wealth is a product of labour and capital input. The rate of Zakah varies with the amount of labour and capital expended. The greater the amount of labour and capital requirements in the generation of wealth, the lower will be the rate of Zakah and vice versa. This principle in general enhances the productivity of labour and capital.

Islamic jurisprudence (Fiqh) has determined the percentage rate of Zakah applied to each Zakatable item. Depending upon the kinds of Zakatable items, the Zakah rate differs. The following table illustrates the Zakah rates on various Zakatable items.

Table of Zakah Rate

S.No.	Zakatable Item	% of Zakah due only when in possession for one lunar year	% of Zakah due immediately after possession
1	Uninvested Wealth[53]	2.5%	
2	Invested Wealth[54]	2.5%	
3	**Agricultural Produce:** (a) Harvest from irrigated land[55] (b) Harvest from unirrigated land[56]		5% 10% (Ushr)
4	**Fortuitous fortune**[57]		20% (Khums)
5	**Livestock**[58]		

(B) Due Date of Zakah

In case of univested wealth, invested wealth,

and livestock; the payment of Zakah becomes due exactly at the end of one lunar year (Hawl)[59] from the time the Nisab is attained. Accounts of the availability of Nisab at the beginning and end of the year are to be kept. The decrease in the availability of Nisab at any time in between the year may not matter.[60] Muslims traditionally earmark the month of Ramadan for the payment of their Zakah.[61]

Advance payment[62] of Zakah, that is payment before the completion of the year, is permissible. Zakah payments are also permissible in installments to make it easy on the payer. Upon completion of the year one should calculate his Zakah to ascertain the correct amount of the Zakah due.

In case of agricultural produce and fortuitous fortune the payment of Zakah becomes due immediately after the wealth is in the possession of the owner.

Zakah is one of the rights of the poor members in a Muslim society. It is also regarded as a debt[63] payable to Allah. Therefore, delinquency in Zakah payment is punishable in this world by an Islamic state.[64] It is also punishable in the hereafter by Allah.[65]

Muslims who are delinquent in Zakah payment are required to pay their overdue Zakah immediately. The payment of overdue Zakah is considered a valid discharge (Ada) of the obligatory duty.

Chapter VII

Recipients of Zakah

There are eight prescribed catergories of the recipients of Zakah. These categories were determined by Allah.

إِنَّمَا الصَّدَقٰتُ لِلْفُقَرَآءِ وَ الْمَسٰكِيْنِ وَ الْعٰمِلِيْنَ عَلَيْهَا وَالْمُؤَلَّفَةِ
قُلُوْبُهُمْ وَ فِي الرِّقَابِ وَ الْغٰرِمِيْنَ وَ فِيْ سَبِيْلِ اللّٰهِ وَابْنِ السَّبِيْلِ ؕ
فَرِيْضَةً مِّنَ اللّٰهِ ؕ وَ اللّٰهُ عَلِيْمٌ حَكِيْمٌ ۝

"Sadaqat are for the poor and the needy, and those employed to administer (the Zakah), for those whose hearts are to be won over, and for the freeing of human beings from bondage, and (for) those who are burdened with debts, and (for every struggle) in Allah's cause, and (for) the wayfarer: (this is) an ordinance from Allah, Allah is All knowing, full of Wisdom."

(Al-Qur'an 9:60)

The following is a brief description of the categories of Zakah recipients:

1. Fuqara (The Indigent/The poor)

- Destitute and poor people who have nothing to live on
- Unemployed people who have no source of income

- Old and incapacitated persons who cannot earn a livelihood
- The handicapped, sick, old, homeless, widowed, orphaned, etc.

2. Masakeen (The Needy)

- People who depend on others for maintenance but abstain from begging even if their income insufficient to support themselves
- People who possess something but not enough to meet their basic needs

3. Ameleen-a-alaiha (The Collectors):

- Those who are employed to collect and distribute the Zakah funds

4. Muallafat-ul-Quloob (Those whose hearts are to be inclined towards Islam)

- People who have recently converted to Islam and need encouragement and assistance
- To soften the hearts of the people (non-Muslims) so that they might see the light (of Islam)
- To remove oppression and restrictions where Muslims are not allowed to

practice and/or preach their religion (Islam)

5. Fir-Riqaab (Ransoming of slaves)

- Freeing of slaves.

  Since there is no slavery at present, it has been suggested that the Zakah money be utilized for paying fines of unjustly imprisoned people in order to secure their freedom

6. Gharemeen (The Debtors)

- People who are in debt to such an extent that after paying their debt, they would not have any possessions left above and over the Nisab. This is providing the debt was incurred for supporting of the person and dependents, and was not incurred due to vices such as drink, gambling, and the like

7. Fee-Sabeelillah (In the cause of Allah)

- For striving in the cause of Allah.

8. Ibn-as-Sabeel (The Wayfarer)

- A person who becomes needy while travelling and cannot benefit from his/her wealth being away from home on a journey.

Chapter VIII

Distribution of Zakah

The collection and distribution of Zakah is a collective obligation of Islamic state. In the absence of an Islamic state, a not for profit, tax exempt, Islamic organization[66] may carry out this collective obligation in an organized manner. In the absence of such an organization, the Zakah-payer himself must find those in real need and pay them the Zakah.

Allah exhorts in the Qur'an:

لَيْسَ الْبِرَّ اَنْ تُوَلُّوْا وُجُوْهَكُمْ قِبَلَ الْمَشْرِقِ وَالْمَغْرِبِ وَلٰكِنَّ الْبِرَّ
مَنْ اٰمَنَ بِاللّٰهِ وَالْيَوْمِ الْاٰخِرِ وَالْمَلٰٓئِكَةِ وَالْكِتٰبِ وَالنَّبِيّٖنَ ۚ وَ اٰتَى الْمَالَ
عَلٰى حُبِّهٖ ذَوِى الْقُرْبٰى وَ الْيَتٰمٰى وَ الْمَسٰكِيْنَ وَ ابْنَ السَّبِيْلِ ۙ وَالسَّآئِلِيْنَ
وَ فِي الرِّقَابِ ۚ وَ اَقَامَ الصَّلٰوةَ وَاٰتَى الزَّكٰوةَ ۚ وَ الْمُوْفُوْنَ بِعَهْدِهِمْ اِذَا
عٰهَدُوْا ۚ وَالصّٰبِرِيْنَ فِي الْبَاْسَآءِ وَالضَّرَّآءِ وَحِيْنَ الْبَاْسِ ؕ اُولٰٓئِكَ
الَّذِيْنَ صَدَقُوْا ؕ وَاُولٰٓئِكَ هُمُ الْمُتَّقُوْنَ ﴿۱۷۷﴾

"It is not righteousness that you turn your faces to the east and the west; but righteous is he who believes in Allah and the Last Day and the Angles and the Scripture, and the Prophets; and gives his wealth, for love of Him, to kinsfolk and to orphans and the needy and the wayfarer and to those who ask, and to

set slaves free; and observes proper worship and pays the Zakah. And those who keep their promises when they make one, and the patient in tribulations and adversity and time of stress. Such are they who are sincere. Such are the God-conscious." *(Al-Qur'an 2:177)*

While distributing Zakah, the following salient points are to be taken into consideration.

(A) Deserving Recipients

Zakah is paid to deserving individuals and/or to a trustworthy Zakah collecting and distributing organization. In the process of Zakah payment, care should be taken to respect the dignity of the recipient.[67] Wherever possible, it is commendable to pay the deserving recipient enough so that he becomes self-supporting. Measures should, however, be taken to prevent making an able bodied recipient chronically dependant on Zakah funds.

One should not pay Zakah to one's parents, grandparents, children, grandchildren, or spouses. The care of these relatives is a duty enjoined by Shari'ah on every Muslim. However, it is preferable and commendable to pay one's Zakah to eligible relatives[68] other than the ones mentioned above. The recipients are recommended to pray[69] for the Zakah-giver at the

time of its payment.

Zakah money should not be paid to well-to-do people[70] who are the 'owners of Nisab,' to non-Muslims,[71] or to members[72] of the family of Prophet Muhammad (S), i.e. children of Hashim (Banu-Hushim). The children of Hashim are paid a certain specified share from the Khums[73] (Al-Qur'an 8:41).

(B) Transfer of Ownership

The payment of Zakah must result in the transfer of ownership[74] from the payer to the recipient. It is not necessary to inform the recipient[75] that he/she is being paid from Zakah fund.

(C) Mode of Zakah Payment

The Zakah can be paid in cash[76] or kind.[77]

(D) Locality of Zakah Payment

Zakah funds should be disbursed to local needy people, those in the location where the Zakah was collected.[78] On the basis of need and urgency, the distribution may be carried out at other places.[79] The needs of deserving local recipients should, however, be taken care of first.

Chapter IX

Zakat-ul-Fitr or Sadaqat-ul-Fitr

Zakat-ul-Fitr is Zakah on the individual. Prophet Muhammad(S) is reported to have said:

> *"Remember Zakat-ul-Fitr is essential (Wajib) for every Muslim, man or woman; free or in servitude; adult or child."* *(At-Tirmidhi)*

On the day of Eid-ul-Fitr, which marks the completion of the month of Ramadan, every Muslim possessing an amount of food in excess of his family's need for a day (24 hours) is mandated to pay Zakat-ul-Fitr on behalf of himself and all his dependent(s).[80]

Zakat-ul-Fitr or Fitrah is "the one full meal[81] per person or cash equivalent to the cost of one full meal" given directly to the needy of the community before Eid-ul-Fitr prayer.

It is recommended to give 2.25kg of wheat or the equivalent price per person.

Arrangements for paying Fitrah should be made ahead of time so that it reaches the eligible recipients in time for them to make use of it on Eid-day.[82]

The categories of people who are eligible to receive Zakat-ul-Fitr are the same as those who are eligible to receive the regular Zakah.[83]

Chapter X

Sadaqah or Zakat-ut-Tatawwu'

Sadaqah is an Arabic term widely used to cover all kinds of charity. Although Sadaqah and Zakah are often used interchangeably, Sadaqah implies voluntary charity. Zakat-ut-tatawwu' is another name for voluntary or optional charity.

All good deeds are considered Sadaqah.[84] Every Muslim is exhorted to give Sadaqah.

> *The Prophet Muhammad (S) said: "Every Muslim has to give Sadaqah." The people asked: "O Prophet of Allah, what about the one who has nothing?" He (S) replied: "He should work with his hand to give Sadaqah." They asked: "If he cannot find (work)?" He (S) replied: "He should help the needy who asks for help." They asked: "If he cannot do that" He (S) replied: "He should then do good deeds and shun evil, for this will be taken as Sadaqah."* *(Sahih Al-Bukhari)*

Muslims practice Sadaqah and earn rewards from Allah by doing good deeds all their lives. They can continue earning Allah's rewards even after their deaths should they leave any of the following three legacies behind them. This is called perpetual Sadaqah (Sadaqat-ul-Jariyah).

The Prophet Muhammad (S) is reported to have said:

"When a person dies (the benefit) of his deeds ends, except three: a continuous Sadaqah, knowledge from which benefit is derived, or a pious child invoking Allah for him."

(Sahih Mulsim & Ahmad)

Etiquette of Giving Sadaqah

1. Islam has recommended that its followers give Sadaqah. Sadaqah is to be given from one's lawful earnings[85] because Allah does not accept Sadaqah if it is given from what is unlawful.
2. There is no limit on the amount to be donated as Sadaqah. It is up to the generosity of the individual to set a limit.
3. Sadaqah is to be given with utmost humility. In order to get the rewards of Sadaqah from Allah, the donor is required to avoid making a show of his generosity.

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تُبْطِلُوا۟ صَدَقَٰتِكُم بِٱلْمَنِّ وَٱلْأَذَىٰ كَٱلَّذِى يُنفِقُ مَالَهُۥ رِئَآءَ ٱلنَّاسِ وَلَا يُؤْمِنُ بِٱللَّهِ وَٱلْيَوْمِ ٱلْءَاخِرِ

"O you who believe! Do not invalidate your Sadaqah by reminders of your generosity or by injury, like those who spent their property to be seen by men and believed not in Allah and the Last Day..." *(Al-Qur'an 2:264)*

4. Sadaqah can be given to any deserving person -- Muslim or non-Muslim.
5. Precedence is given first to one's needy dependents, relatives, and then to other needy people.[86]
6. The beneficiary of the good deed (Sadaqah) is recommended to thank the person for his good deed. Ashab Ibn Qais (R) reported that Prophet Muhammad (S) said:

   "Whoever does not thank people, does not thank Allah." *(Ahmad)*

Chapter XI

Do It Yourself - Zakah

(A) Test of Zakat-ul-Maal

Take the following test to assess whether Zakat-ul-Maal is obligatory on your wealth/possession(s).

(1) Did the quantity of the Zakatable items in your possession exceed the prescribed limit of Nisab (equivalent to be current cash value of 52.5 grms of silver)?

(2) Are you the 'owner of Nisab'?

(3) Have you possessed Nisab for one complete year, or raised the crop to the harvest, or gained the ownership of fortuitous fortune?

[] If the answer to any one of the above conditions is "No," you are not obligated to pay Zakah.

[] When the answer to all of the above conditions is "yes," you are obligated to pay Zakah on your wealth.

(B) Schedules of Zakatable Wealth

Complete the following schedules to assess your Zakatable wealth/possession(s).

Schedule (A) - Uninvested Wealth

	Zakatable Items	Cash value at the date of calculation of Zakat
a)	Gold	
b)	Silver	
c)	Cash	
d)	Receivable Loans	
e)	Bank Deposits	
	Total	

Schedule (B) - Invested Wealth

	Zakatable Item	Cash Value at the date of Calculation of Zakat
a)	Quoted value of Shares, bonds, funds etc.	
b)	Loans advanced to any business/firm plus the share of project OR Net Value of stocks or inventory	
c)	Net value of all tradable goods including for trade land, buildings etc.	

Schedule (C) - Agricultural Produce

		Column (a)	Column (b)
	Agricultural Produce	Net Cash Value of Harvest From Irrigated Land	Net Cash Value of Harvest From Unirrigated Land
a)			
b)			
	*Total		

Schedule (D) - Fortuitous Fortune

		Column (a)
	Fortuitous Fortune (Description of Property)	Fair Market Value
a)		
b)		
c)		
	*Total	

Schedule (E) - Liabilities

	Liabilities	Net Cash value
	Personal loans payable. Business loans & other payable taxes etc. payable.	
	Total	

(F) Zakah Calculation Form

		ColumnA	ColumnB	Column A×B=C
	Zakatable Wealth	Current Cash value	Zakat Rate	Amount of Zakah
1)	Uninvested Wealth		0.025	
2)	Invested Wealth		0.025	
3)	Agricultured Produce 1) Irrigated land harvest 2)Unirrigated land harvest		0.05 0.1	
4)	Fortuitous Fortune		0.2	
4)	Live stock		See note #58	
		Total C		
5)	Liabilities D			
	Net Payable Zakat is (C– 0.025 × D)			

(G) Test of the Validity of Zakah Payment

Take the following test to assure the validity of your Zakah payment.

1. Have you made the intention (Niyyah) of Zakah?
2. Have you assessed the due Zakah correctly?
3. Have you paid your Zakah only to eligible recipients of Zakah?
4. Has the recipient of Zakah been made rightful owner of the paid Zakah?

If the answer to any one of the above four conditions is "No," the payment is not considered Zakah. It may be considered Sadaqah (a voluntary charity).

When the answer to all of the above four conditions is "Yes," your obligatory duty of paying Zakah is being carried out.

(Alhamduli'Allah)

Chapter XII

Glossary of Key Terms

The following are definitions of certain terms needed to explain the institution of Zakah. Readers should familiarize themselves with these important key terms.

Basic Needs: (Al-Hajat al-Saliyah) implies the necessities of life, all that is required for a decent livelihood for a Muslim in his/her environment. It includes food, clothing, shelter, health care, transportation, household utensils, tools and equipment of trade or profession, etc.

Debt: To owe; amount owed. For calculating Zakah the status of one's debt is very important. (See note #21 for more details)

Debtor: An individual who is in debt to the extent that after paying his debt, he/she would not have any wealth left over the 'Nisab'. Such a debtor is not required to pay Zakah. Instead he/she try to pay his/her debt first.

Fard: The Qur'anic term for obligatory duty. Examples of 'Faraid' (plural of 'Fard') are Salah, Zakah, Hajj. A Muslim must fulfil these obligatory duties to qualify as a practicing believer of Islam. If one neglects any 'Fard,' he/she is considered a sinner and is

subject to punishment by Allah.

Fortuitous Fortune: Unplanned material gain which happened by chance. It is the wealth acquired without direct effort. Examples of fortuitous fortune would be treasures, mines, minerals, etc., found on a property, windfall profit and the like.

Ibadah: The Qur'anic term for worship of Allah. Anything done according to the way Allah has directed is considered 'Ibadah'. The prescribed rituals of Ibadah, however, are Salah, Zakah, Saum, and Hajj.

Khums: (literally one fifth): The Zakah for fortuitous fortune is termed as 'Khums.' Khums becomes obligatory as soon as the fortuitous fortune (equal to or exceeding the amount of Nisab) is in possession. One-fifth (20%) of the total gain must be paid immediately after possession (Q 8:41).

Nisab: The prescribed limit of wealth and/or possession as determined by Islamic law (Shari'ah). The Shari'ah has prescribed a specified 'Nisab' for each type of possession. Zakah becomes due when the wealth of an individual exceeds Nisab.

Owner of Nisab: The individual who possesses (excluding non-zakatable items and after paying debts) a total aggregate wealth at or above the prescribed limit of 'Nisab.'

Recipients of Zakah: There are eight prescribed categories of the recipients of Zakah. These recipients were determined by Allah and are described in the

Qur'an (9:60).

Sadaqah: The literal meaning of 'Sadaqah' in Arabic is 'truth'. Sadaqah is the Qur'anic term used to cover all kinds of charities. Zakah has also been called 'Sadaqah' in the Qur'an (9:60) as it is a kind of compulsory charity.

Ushr: (literally one tenth): The Zakah agricultural produce is termed 'Ushr'. Ushr becomes obligatory as soon as the crop becomes fit for use. Ushr is payable on the produce of lands owned even by minors, the insane, or a waqf (endowment). Ushr can be paid in cash or kind.

Zakah: The literal meaning of Zakah in Arabic is 'to cleanse', 'to purify', to improve,' or 'to flourish'. By definition, Zakah is the obligatory duty (Fard) of every Muslim and Mushlimah possessing wealth equal to or exceeding Nisab. It is a prescribed welfare-contribution from one's stored wealth. Zakah is an act of worship (Ibadah) that purifies one's wealth, heart, and soul by helping the poor and needy of the community.

Zakat-ul-Fitr: The prescribed charity (Sadaqah) given directly to the needy and the poor in the community before Eid-ul-Fitr prayer. Every Muslim/Muslimah possessing an amount of food in excess of his/her need for a day (24 hours) is obligated to give Zakat-ul-Fitr.

Zakat-ut-Tatawwu': Voluntary charity or optional charity.

Notes

(1) "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again." *(Old Testament; Proverb; 19:17)*

"Forbearing one another, and forgiving one another, if any man have a quarrel against any: even as Christ forgave you, so also do ye. And above all those things put on charity which is the bond of perfectness. *(New Testament; Colossians; 3:13-14)*

(2) Prophets Abraham, Jacob, and Isaac (A.S.) were enjoined to pay Zakah- 'And We made them chiefs who guide by Our command, and We inspired in them the doing of good deeds and the right establishment of worship and the giving of Zakah, and they were worshippers of Us (alone)." (Al-Qur'an 21:73)

Children of Israel were enjoined to pay Zakah---

"And (remember) when We made a covenant with the children of Israel, saying: Worship none save Allah (only), and be good to parents and to kindered and to orphans and the needy, and speak kindly to mankind; and establish worship and pay the Zakah. Then after that, you slid back save a few of you, being averse." (Al-Qur'an 2:83)

Prophet Jesus (AS) was enjoined to pay Zakah ---

"And has made me blessed wheresoever I may be, and has enjoined upon me prayer and Zakah so long as I remain alive." (Al-Qur'an 19:31)

Muslims are enjoined to pay Zakah ---

"... so establish Salah and give Zakah, and hold fast to Allah..." (Al-Qur'an 22:78)

(3) Jaber (R) and Hudhaifah (R) reported that the Messenger of Allah said: "Every good deed is Sadaqah (charity)" (Sahih Al-Bukhari)

(4) Al-Qur'an 2:43, 110, 177, 277; 4:162; 9:103; 24:56.

(5) Zakah is one of the five pillars of Islam. Prophet Muhammad (S) is reported to have said: "Islam is based on five (principles): To testify that there is no god but Allah and that Muhammad is His Messenger, to offer the regular Salah, to pay Zakah, to perform Hajj, and to observe Ramadan." (Sahih Al-Muslim)

(6) Prophet Muhammad (S) is reported to have said: "Pay Zakah out of your property, for truly it is a purifier which purifies you, and be kind to your relatives, and acknowledge the rights of the poor, neighbours, and beggars." (Ahmad)

(7) Bukhari related that the Prophet (S) said: "There is Sadaqat imposed on every Muslim." Someone asked, "What if a Muslim has nothing to give?" He(S) said, "Let him work with his hands so that

he benefits himself and pays Sadaqat." (Sahih Al-Bukhari)

(8) Nisab is a prescribed limit of wealth and/or possession as determined by Islamic law (Shari'ah). Shari'ah has prescribed a specified 'Nisab' for each type of wealth. Zakah becomes due when the possessions of an individual exceed Nisab.

(9) Prophet Muhammad(S) is reported to have said: "Allah has enjoined upon rich Muslims a due to be taken from their properties corresponding to the needs of the poor among them. The poor will never suffer from starvation or lack of clothes unless the rich neglect their dues. If they do so Allah will surely hold them accountable and punish them severely." (Ref: Al-Tabarani, related in al 'Awsat and As-Saghir)

(10) "And they are ordained naught else than to serve Allah, keeping religion pure for Him, as men by nature upright and to establish worship and to pay the Zakah. That is true religion." (Al-Qur'an 98:5)

(11) "(O Muhammad) Take out of their possessions (Sadaqat) so that you may cleanse and purify them thereby, and pray for them..." (Al-Qur'an 9:103)

(12) Prophet Muhammad (S) is reported to have said: "Whether the camels of the Zakah payer are

grown or baby camel, it makes no difference in his reward if he gave them willingly. (However, if someone refrains from paying it, it will be taken from him along with half his property, for it is a right of our Lord, The Blessed and The Exalted, not a right of the house of Muhammad." (Abu Dawood, Ahmad, An-Nasa'i, and Al-Hakim)

(13) Bukhari related on the authority of Abu Hurairah(R) that Abu Bakr (R) the first Khalifah, declared war against those who refused to pay Zakah after the demise of the Prophet Muhammad (S). (Sahih Al-Bukhari)

When someone refuses to pay Zakah, he becomes an apostate because he is abandoning one of the principles of Islam (religion). Apostasy was the reason for Abu-Bakr (R) to declare war against them. Also see note # 12.

(14) Abu Hurairah (R) reported that Prophet Muhammad (S) said: "Whoever is made wealthy by Allah and does not pay Zakah of his wealth, then on the Day of Resurrection his wealth will be made like a bald headed poisonous male snake with two black spots over the eyes. The snake will encircle his neck and bite his cheeks and say: 'I am your wealth; I am your treasure'." (Sahih Al-Bukhari). Also see Al-Qur'an 9:34-35; 3:180)

(15) See note # 11.

(16) "He is indeed successful who causes it to grow and he indeed fails who buries it." (Al-Qur'an 91:9-10)

(17) "...and in their wealth and possessions is assigned a right for the needy and those who suffer deprivation."

(Al-Qur'an 51:19). Also see *Al-Qur'an 70:24-25*

(18) See note # 6.

(19) Basic needs (Al-Hajat al-Saliyah) implies the necessities of life, all that is required for a decent livelihood for a Muslim in his/her environment. It includes food, clothing, shelter, health care, transportation, household utensils, tools and equipment of trade or profession, etc.

(20) Owner of Nisab (Saheb-e-Nisab) is the individual who possesses (excluding non Zakatable items and after meeting the financial obligations of his debt) a total aggregate wealth at or above the prescribed limit of 'Nisab'.

(21) Whoever is indebted may first pay off his debt. Upon paying off the debt if the remainder of the wealth/possession constitutes the 'Nisab', he must pay the Zakah. However, upon paying off the debts, if the remainder of the wealth/possession does not constitute 'Nisab', he does not have to pay Zakah because he then falls into the category of poor. Bukhari related that Prophet Muhammad (S) said: "Only the wealth are required to give

charity." (Ref: Fiqh-us-Sunnah)

Dispite the prohibition of interest/usury (Riba) in Islam, the loans borrowed on interest are discussed (by the author) here because a considerable number of Muslims have indulged in such transactions.

The loans are borrowed with interest for homes, automobiles, businesses, etc. These loans are long term loans payable over an extended period of time. Zakah calculation involves the yearly account of the assets and liabilities. One's indebtedness (liability) will, therefore, be considered to the extent of the amount of loan payable in that particular year according to the contract. As long as the borrower is meeting the financial obligations of his debts for that year and is not insolvent, he is required to pay Zakah. (The author has discussed this issue with Mufti Mohammed Abdullah Saleem and arrived at this opinion.)

(The debate on transactions involving interest/usury (Riba) is out of the scope of this document.)

(22) Prophet Muhammad (S) is reported to have said: "No Zakah is due unless in case of affluence." (Sahih Al-Bukhari)

(23) Al-Tabarani related the Hadith: "In the (free) grazing cattle there is Zakah."

(24) Hawl is an Arabic term for one complete lunar year. Daruqotni and Bayhaqi related on the authority of Ibn 'Umar (R) that Prophet Muhammad (S) said: "No wealth is subject to Zakah before one full year (from acquisition)." (Ibn Majah, Daruqotni & Bayhaqi)

(25) "...and pay the due thereof upon the harvest day, and be not prodigal. Lo! Allah loves not the prodigals." (Al-Qur'an 6:141)

(26) Prophet Muhammad (S) is reported to have said: "... Zakah of Rikaz (treaures) is one-fifth." (Abu Dawood, Bayhaqi, and Al-Hakim)

(27) Prophet Muhammad (S) is reported to have said: "One who becomes the guardian of an orphan with property must trade on his behalf and not leave it passive in order to avoid depletion of the property by Sadaqah." (At-Tirmidhi)

(28) Zakah is a debt payable to Allah. Prophet Muhammad (S) is reported to have said: "A debt to Allah is more deserving to be paid off."

(Sahih Al-Bukhari). Also see Al-Qur'an 4:12.

(29) Prophet Muhammad (S) is reported to have said: "Acts are judged by their intentions." (Sahih Al-Bukhari)

For the prescribed actions of worship (Ibadat) of Allah, intention (Niyyah) is an essential (Wajib) pre-requisite. Without the proper Niyyah the Ibadah is deemed invalid.

(30) 'Aisha (R) reported Prophet Muhammad (S) as saying: "Whenever Sadaqah which is payable is mixed with a property, it will destroy that property." (Sahih Al-Bukhari)

The same Hadith is related by al-Humaydi with this addition: "If you have to pay Sadaqah which is payable, then it must be set aside, or the unlawful (property) will destroy the lawful one."

(31) "Sadaqat are for the poor and the needy, and those employed to administer (the Zakah), for those whose hearts are to be won over, and for the freeing of human beings from bondage, and (for) those who are burdened with debts, and (for every struggle) in Allah's cause, and (for) the wayfarer: (this is) an ordinance from Allah, Allah is All-knowing, full of Wisdom." (Al-Qur'an 9:60)

(32) See note # 17.

(33) Basic needs and necessities (of life) are to be interpreted according to the existing norms of a given society. Basic needs and necessities of life tend to change from society to society and from time to time in the same society.

(34) "... As for those who hoard treasures of gold and silver and do not spend them for the sake of Allah -- warn them of grievous suffering (in the life to come)." *(Al-Qur'an 9:34)*

(35) Despite the prohibition of interest/usury (Riba) in Islam, the savings in a bank is included here

because a considerable number of Muslims own savings. In this case only the principal amount will be Zakatable and not the interest accrued on it because interest does not become the property of a Muslim. It is recommended that the 'interest income' be given away in charity without expecting any reward from it. (The author has arrived at this opinion after discussing this issue with various Islamic scholars.)

(36) All fixed assets of industry, business, agricultural land, and rental property (which cause income to occur) are exempted from Zakah.

(Ref: Fiqh-uz-Zakah by Yusuf-al-Qardawi, pp:252-9; 466-468; 470-480)

(37) The tradable commodities (Maal-al-Tijarah) are those which are acquired by the owner's activity and the actual possession of the merchandise is acquired through commercial transactions made for profit.

(Ref: Zakat and Khums, According to Five Schools of Islamic Law)

Tradable commodities such as real-estate property, collector's items, paintings, valuable ornaments, antiques, etc., are acquired by the owner through commercial transaction made for profit.

(38) See note # 25.

(39) See note # 26.

(40) See note # 23.

(41) See note # 8

(42) The limits of 'Nisab' specifically prescribed by the Shari'ah are maintained (as is) in this document.

For the 'Nisab' of items which are not specifically determined by the Shari'ah, their current fair market value will be considered to arrive at their respective Nisab.

(43) See note # 9.

(44) Abu Sa'id Al-Khudri narrated that Allah's Apostle (S) said: "There is no Zakah on less than five camels and also there is no Zakah on less than five Awaq (of silver). And there is no Zakah on less than five Awsuq (of food grain)." (Sahih Al-Bukhari)

Five Awaq of silver equals 200 Dirhams (equivalent to 21 ounces of silver) and five Awsuq of food grain equals to 653 Kilograms or 1439 pounds of produce.

(45) See note # 22.

(46) See note # 21.

(47) See note # 20.

(48) See note # 22.

(49) See note # 20.

(50) See note # 24.

(51) See note # 25.

(52) See note # 26.

(53) 'Ali (R) reported that the Prophet (S) said: "There is nothing upon you on gold until it reaches twenty dinars. Thus, if you have twenty dinars at the end of the year, then there is half a dinar levied on it (as Zakah).

Any additional amount will be calculated in this manner. There is no Zakah on property until it has been owned for one year." (Abu Dawood and Al-Bayhaqi)

'Ali (R) reported that the Prophet (S) said: "I exempt you from paying Zakah on horses and slaves. Pay, then Zakah on silver, one dirham for each forty dirhams. Zakah is not due on ninety or one hundred dirhams of silver. If it reaches two hundred dirhams, five dirhams are to be paid." *(As-Sunnan)* confirmed by Al-Bukhari.

(54) Samurah ibn Jundub (R) reported: "The Prophet (S) used to command us to pay Sadaqah from (the goods) we had for sale." (Abu Dawood and Al-Bayhaqi)

(55)&(56) Jabir bin Abdullah (R) reported Allah's Messenger (S) as saying: "A tenth is payable on what is watered by rivers or rains, and a twentieth on what is watered by camels." (Sahih Muslim)

(57) See note # 26.

(58) Mu'adh (R) reported that when the Prophet (S) sent him to Yemen, he (S) ordered him to take

one male or female yearling for every thirty cattle, and one cow of two years old for every forty cattle." (Abu Dawood, Tirmidhi, Nasa'i)

'Ali (R) Reported: Zohair said: I take it from the Prophet (S) who said: "... And as for goats, there is one goat in every forty up to 120; if they increase by one, then up to 200, two she-goats (of one year); if they increase, then up to 300, three goats of one year;..." (Abu Dawood)

Narrated Anas (R) - "When Abu Bakr (R) sent me to (collect the Zakah from) Bahrain, he wrote to me the following: '... If the number of camels increases to five, the owner has to pay one sheep as Zakah..." (Sahih Al-Bukhari)

(59) See note # 24.

(60) According to Imam Abu Hanifa.

(61) Regarding the significance of the month of Ramadan, Prophet Muhammad (S) is reported to have said: "... If someone draws near to Allah during it with some good deeds, he will be like one who fulfills an obligatory duty in another month. It is the month of endurance and the reward of endurance is paradise..." (Sahih of Ibn Khuzaymah)

Prophet Muhammad (S) is reported to have said: "When Ramadan begins the gates of paradise are opened, the gates of hell are locked, and devils are chained." (Sahih Al-Bukhari)

(62) "'Ali (R) reported that Abbas (R) asked the Prophet (S) about advance payment of his Zakah before a year passed. He (S) gave him permission for that." (Abu Dawood, Tirmidhi, Ibn Majah, and Darmi)

(63) See note # 28.

(64) In case the Zakah payer has refused to pay Zakah and/or manipulated his assets to avoid and/or minimize his Zakah payment, the Islamic state can forcibly collect the Zakah. Also see note # 12 & #13.

(65) See note # 14.

(66) Zakah is a form of obligatory charity and is, therefore, tax deductible when paid to a registered, not-for-profit, tax exempt, Islamic organization. The tax benefit drawn through such deduction should, however, be given away as Sadaqah (voluntary charity). The Zakah payer should not draw personal benefit in any form from his/her Zakah.

(67) "O you who believe! Do not invalidate your Sadaqah by reminders of your generosity or by injury, like those who spend their property to be seen by men." (Al-Qur'an 2:264)

(68) The Prophet (S) said: "The best charity is that which is practiced by a wealthy person. And start giving first to your relatives (who are not dependent on you)." (Sahih Al-Bukhari)

(69) See note # 11.

(70) Prophet Muhammad (S) is reported to have said: "Sadaqah is neither permissible for the rich nor for the one who is of energetic disposition, sound body, and healthy limbs." (Abu Dawood & At-Tirmidhi)

(71) In the Hadith which says "Zakah is taken from the rich and given back to the poor", the 'rich' refers to 'rich Muslims' and the 'poor' refers to 'poor Muslims.' Ibn Al-Mundhir said that all scholars agree that free non-Muslim subjects (dhimmis) are not entitled to Zakah. Exceptions to the rule are those people whose hearts are leaning towards Islam.

However, it is permissible to donate to a non-Muslim from voluntary charity (Sadaqat- ut-Tatawwu'). (Ref: Fiqh-us-Sunnah)

(72) Narrated Abu Hurairah (R): "Al Hasan bin 'Ali took a date from the dates given in charity and put it in his mouth. The Prophet (S) said: "Expel it from your mouth. Don't you know that we do not eat a thing which is given in charity." (Sahih Al-Bukhari)

(73) "Know that, whatever booty you take, one-fifth of it is Allah's and the Messenger's, and the near kinman's and the orphans', and for the needy, and the traveler." (Al-Qur'an 8:41)

(74) See note # 17.

(75) "If you publicize your Sadaqah, it is alright, but if you hide it and give it to the poor, it will be better for you." (Al-Qur'an 2:271)

(76) Al-Bukhari relates with a firm statement that Mu'adh asked the people of Yemen to give him either goods, clothes of silk or garments as Zakah instead of barley or corn because it was more convenient for them. The companions of the Prophet (S) were also given choice in Madinah. (Ref: Fiqh-us-Sunnah)

(77) The majority of Muslim jurists (Fuqaha) advocate Zakah payment in kind such as gold, silver, cow, goat, camel, grain, etc. Imam Abu Hanifa, however, has allowed for the payment of its current fair market value in cash.

(78) Abu Juhaifah (R) reported: "The charity collector of the Messenger of Allah came to us and took Zakah from our rich and gave it to our poor. I was an orphan then, and he gave me a young she-camel." (At-Tirmidhi)

(79) 'Amr ibn Shu'aib reported that Rasulullah(S) appointed Mu'adh ibn Jabal to a position in Jund where the latter remained until the death of the Prophet (S). At the time of this event, he came to 'Umar (R) who reappointed him. He sent to 'Umar one-third of the Sadaqat collected from the local people, but 'Umar returned it back and said: "I did not appoint you to go there as a tax collector or as a tribute (Jizyah) taker. I appointed

you to collect Sadaqat from the rich and then to return it to their poor." Mu'adh: "I would have not sent you anything (from the collection) if I had found someone deserving (over here). In the second year he sent half of the collected Sadaqat, and they ran into the same issue again. In the third year, he sent him all of it, and 'Umar again argued with him. Mu'adh responded. "I could not find anyone who deserved to receive anything from me." (Related by Abu Ubaid) (Ref: Fiqh-us-Sunnah)

(80) Every Muslim, whether he/she fasted or not (in the month of Ramadan) should pay Zakat-ul-Fitr. Zakat-ul-Fitr is essential (Wajib) to pay on behalf of the infant born or the one who died before dawn (Fajr) on the day of Eid-ul-Fitr.

(81) The Prophet (S) made incumbent on every male or female, free man or slave, the payment of one Sa' of date or barley , as Zakat-ul-Fitr. (Sahih Al-Bukhari)

The quantity of Zakat-ul-Fitr traditionally amounts to one Sa'. One Sa' is equivalent to 2751 - 3800 grams (approximately 6 - 8.5 pounds) of staple food such as wheat, barley, rice, etc.

(82) The fasting of the month of Ramadan is not accepted by Allah until a person pays Zakat-ul-Fitr. Ibn Abbas (R) reported that Prophet Muhammad (S) made Zakat-ul-Fitr

obligatory for the purpose of purifying our fasting from vain talks, and shameful mistakes, and to make arrangements for food and clothing of the poor and needy of the community for the festival of Eid.

(Reported by Abu Dawood & Ibn Majah)

(83) See note # 31 for the category of people who are eligible to receive Zakat-ul-Fitr. It must be noted that unlike Zakah which must be given only to the Muslims, Zakat-ul-Fitr can be given to poor non-Muslims. Giving of Zakat-ul-Fitr to Muslims, however, is preferred over giving to the non-Muslims.

(84) See note #3.

(85) The Prophet Muhammad (S) declared: "A body reared on unlawful earing will not be allowed to enter the heaven but will be destined to hell." (Tirmidhi)

(86) The Prophet (S) is reported to have said: "When one of you is poor, he starts with himself. If anything is left, he spends it on his dependents. If anything is (still left) then on his relatives, and then if more is left, he spends it here and there." (Ref: Fiqh-us-Sunnah)

(87) See note # 79.

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Index

Ada	26
Ameleen-a-alaiha	28
Banu Hashim	33
Basic needs	14,28,47,55,58
Charity	7,9,45,49,63,64
Debt	14,22,25,29,47,55
Debtor	14,29,47
Eid-ul-Fitr	35,49
Fard	12,16,47
Fee-Sabeelillah	29
Fiqh	11,24
Fir-Riqaab	29
Fuqara	27
Gharemeen	29
Gold	19,21,58,65
Hajj	48,52
Hawl	14,23,25,57
Ibadah	11,48,49,57
Ibn-as-Sabeel	29
Khums	24,33,48,59
Masakeen	28
Muallafat-ul-Quloob	28
Nisab	12,14,21,22,25,41,48,53,55
Niyyah	15,45,57,

Owner of Nisab	6,22,23,33,41,48,55
Ramadan	25,35,52,62,66
Recipient of Zakah	15
Riba	56,58
Sa‘	66
Sadaqah	8,9,16,37,38,39,45,49,52,53,57 58,61,63,64,65
Sadaqah Nafilah	8
Sadaqah Wajibah	8
Sadaqat-ul-Fitr	9
Sadaqat-ul-Jariyah	37
Salah	11,47,52
Sawm	48
Silver	21,58,60,65
Ushr	24,49
Waqf	49
Zakah	8,9,11,12,13,14,15,16,17,22,23 24,25,26,27,28,29,31,32,33,34, 35,37,41,44,45,47,48,49,51,52, 53,54,55,56,57,58,59,60,61,62, 63,64,65,67,69,70
Zakatul-Fitr	9,35,49,67
Zakatul-Maal	9,13,41
Zakat-ut-Tatawwu‘	9,37,49